

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

In re:
KAREN M. LAUGHNER

Debtor(s)
Ronda J. Winnecour, Trustee
Movant

vs.
KAREN M. LAUGHNER

Respondent(s)

Case No. 12-25534JAD
Chapter 13

Related to Document No. 52

ORDER

AND NOW, this 3rd day of April, 2017, the Court having considered the Chapter 13 Trustee's certification (or request) for dismissal, and any responses thereto, the following relief (as reflected by the checked boxes below) is **ORDERED**,

ADJUDGED and DECREED:

- ☐ This case is **DISMISSED**, with prejudice. The Debtor(s) is/are ineligible for bankruptcy relief under any chapter for a period of 180 days from the date of this Order.
- ☐ This case is **DISMISSED**, without prejudice.

If either of the above provisions is checked, indicating that this case is being dismissed, then it is **FURTHER ORDERED** as follows:

- A. Each wage attachment issued in this case is now terminated. So that each employer knows to stop the wage attachment, the Debtor(s) shall immediately serve a copy of this Order on each employer and file a proof of service within 10 days of the date of this Order.
- B. This case is administratively closed. However, Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further Order of Court.

- C. The Clerk shall give notice to all creditors of this dismissal.
- D. Any motion to reopen must be accompanied by the appropriate reopening fee, equal to the filing fee for the appropriate chapter (less administrative fee), together with the unpaid \$ _____ portion of the original filing fee.
- E. The Debtor remains legally liable for all debts as if the bankruptcy petition had not been filed. This bankruptcy case no longer prevents collection efforts or lawsuits. Creditor collection remedies are reinstated pursuant to 11 U.S.C. Section 349, and creditors are directed to 11 U.S.C. Section 108(c) for time limits on filing a lawsuit to collect. Generally, a creditor's lawsuit must be filed by the later of:
- (1) the time deadline provided by state law; or
 - (2) 30 days after the date of this notice.

☒ This case is not dismissed. The plan term is extended to a total of N/A months; the monthly plan payment amount is changed to \$ 2506 effective 4/2017.

☐ This case is not dismissed at this time. However, in the event of any future plan default by the Debtor(s), then on the Trustee's certificate of default, this case shall be dismissed ____ with / ____ without prejudice, without further notice or hearing.

☐ Other: _____

FILED
4/3/17 4:01 pm
CLERK
U.S. BANKRUPTCY
Dated : COURT - WDPA

BY THE COURT:


United States Bankruptcy Judge

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
Western District of Pennsylvania

In re:
Karen M. Laughner
Debtor

Case No. 12-25534-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: jhel
Form ID: pdf900

Page 1 of 1
Total Noticed: 6

Date Rcvd: Apr 03, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 05, 2017.

db +Karen M. Laughner, 108 Carlynn Drive, Renfrew, PA 16053-9656
13508508 Bank of America, 900 Samoset Drive, Newark, DE 19713-6002
13508509 +Bank of America Home Loans, 450 American Street, Simi Valley, CA 93065-6285
13545170 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
14365819 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: NATIONSTAR MORTGAGE LLC, Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9741)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
13508510 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 04 2017 02:22:53 PA Department of Revenue,
Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 1

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A.
cr NATIONSTAR MORTGAGE LLC

TOTALS: 2, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 05, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 3, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com
Kenneth Steidl on behalf of Debtor Karen M. Laughner julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.
nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 4